

# NY BRICK & BROWNSTONE INSURANCE

Designed for owner- or tenant-occupied properties in Manhattan, Brooklyn, and Queens. Easy to submit-quote-bind via our online portal, this program delivers A+ coverage small building owners need and lenders require.



## PROGRAM HIGHLIGHTS

- Special Form – Cause of Loss
- Agreed Amount available on Building Coverage
- Ordinance or Law
  - Coverage A – up to building limit
  - Coverage B and C – each 25% of building value or min \$150K
- Equipment Breakdown – miscellaneous electrical apparatus included
- Deductible options from \$1,000 to \$10,000
- Replacement Cost
- Terrorism included
- Business Income including rental value with extra expense
- Employee Theft
- Backup of Sewers and Drains up to policy limits

**A+ rated paper for lender satisfaction.**

**Competitive pricing for outstanding value.**

**Policy holders have access to vetted, qualified tradespeople via Sedgwick Repair Services.**

**More flexibility on life safety than most other carriers.**

## ADDITIONAL COVERAGES

### General Liability

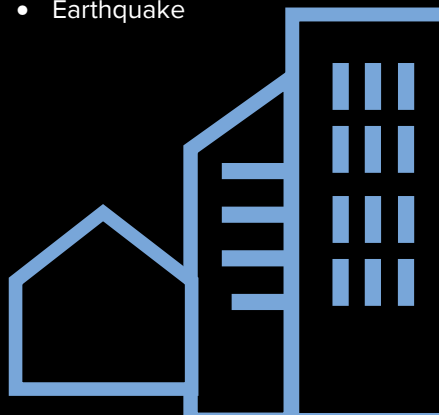
- \$1M per occurrence / \$2M aggregate on Bodily Injury, Property Damage, Personal and Advertising Injury
- \$100,000 damage to premises rented to you
- Medical Payments - \$5,000 each person

### Personal Lines

- \$1M per occurrence
- Additional Living Expense
- Household Personal Property
- Personal Inland Marine (fine arts, furs, jewelry, silver, bicycles, antiques, musical instruments, cameras)

## OPTIONAL ENDORSEMENTS AND COVERAGES

- Flood, for qualifying locations
- Employee Benefits Liability
- Hired & Non-Owned Automobile Liability
- Crime
- Earthquake



## ELIGIBILITY

- Risk territory: Manhattan, Brooklyn, Queens
- Size: 1 – 30 units
- Classes: condos, co-ops, brownstones, row housing and apartment buildings
- Construction: joisted masonry or better
- TIV to \$6M for JMS (jointed masonry structures)
- Residential properties including mixed-use properties with at least 50% residential

## SUBMIT - QUOTE - BIND ONLINE

Already registered

[Submit Here](#)

New Brokers?

[Register Here](#)

## YOU MIGHT ALSO BE INTERESTED IN

- Real Estate Umbrella
- Directors & Officers
- Crime
- Vacant Building
- Builder's Risk

## CONTACT

For more information contact your sales executive